

**EMORY & HENRY COLLEGE**  
**Insurance Requirements for Third Parties**

**MINIMUM RECOMMENDED LIMITS**

<b>Third Party Facilities Users (Those renting / using Campus Facilities)</b>		
General Liability (CGL) -or - Special Events Liability	\$ 1 Mil Occurrence / \$ 1 Mil Aggregate	Institution endorsed as additional insured If sports /physical activity involved: \$ 2 Mil / \$ 3 Mil Aggregate No Athletics Exclusion  If pool used: \$ 2 Mil / \$5 Mil Absolute minimum: \$2 Mil / \$3 Mil
Accident Medical	\$25,000 per accident when available – else- \$10,000 per accident minimum	Only if sports /physical activity involved Can be waived if third-party can evidence a hard medical insurance waiver for each participant.
Sexual Misconduct / Abuse Liability	\$ 1 Mil Occurrence / \$ 5 Mil Aggregate	When group includes minors (can be included in CGL)
Workers Compensation	Statutory Benefits \$ 100,000 Employers Liability	Any groups w/EE's on site As required by applicable state law
Medical Professional Liability	\$ 2 Mil Occurrence / \$ 2 Mil Aggregate	When third party provides Athletic Trainers Institution endorsed as additional insured

Any damages incurred due to the use or misuse of Emory & Henry College property by any group will be the responsibility of that group. This includes paying for the cost of repairs or replacements deemed necessary by the College. As a condition of use, the user organization generally will be required to provide satisfactory assurance of financial responsibility to the College. A Certificate of Liability Insurance naming Emory & Henry College, P.O. Bo x947, Emory, VA 24327 as additional insured is required for all nonaffiliated groups renting facilities on the campus of Emory & Henry College. A quote for adequate insurance with the option to purchase the policy may be obtained by following the instructions at [http://www.eiaa.org/documents/propertycasualty/Special\\_Events\\_Instructions\\_2009.pdf](http://www.eiaa.org/documents/propertycasualty/Special_Events_Instructions_2009.pdf).

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